

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman	:	
	:	Art Unit: 3624
Serial No.: 09/751,900	:	
	:	Examiner: Jagdish Patel
Filed: December 29, 2000	:	
	:	
For: METHODS AND SYSTEMS FOR	:	
DETERMINING ROLL RATES OF	:	
LOANS	:	

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Mail Stop: Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

The following comments are in response to the Examiner's Statement of Reasons for Allowance in the Notice of Allowability dated December 26, 2006. Applicant respectfully disagrees with the Examiner's Statement of Reasons for Allowance because such statements may have unintentionally introduced some ambiguities in what was otherwise a very concise and thorough examination of the Claims of this patent application. While Applicant believes that the claims are allowable, Applicant does not acquiesce that patentability resides in the features paraphrased in the Reasons for Allowance.

Also, reasons for allowance are only warranted in instances in which the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims (see 37 CFR §1.104(e)). In the present case, Applicant believes the record as a whole does make the reasons for allowance clear and therefore no statement by the Examiner is necessary or warranted.

Respectfully submitted,



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